

FIG. 1

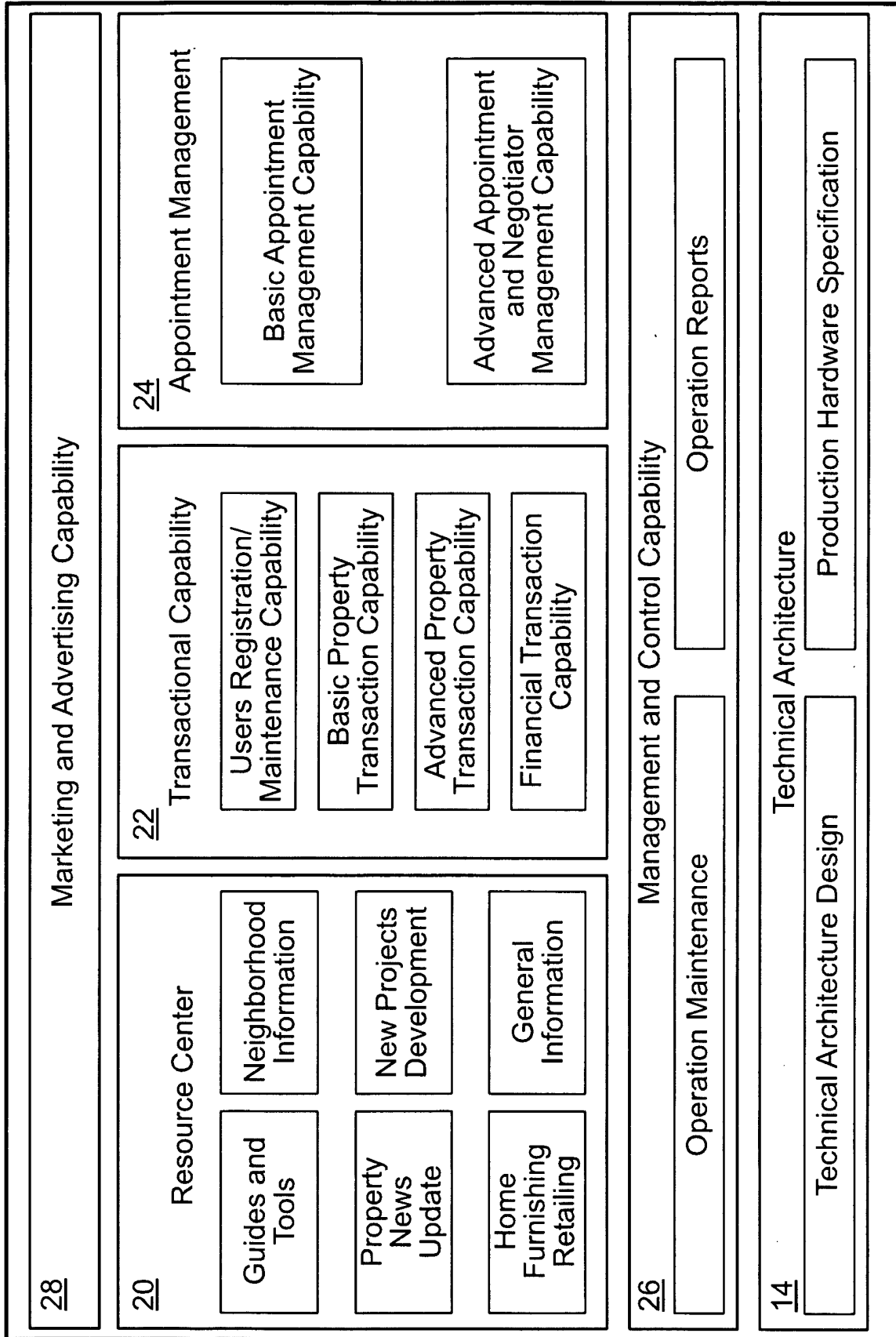


FIG. 2

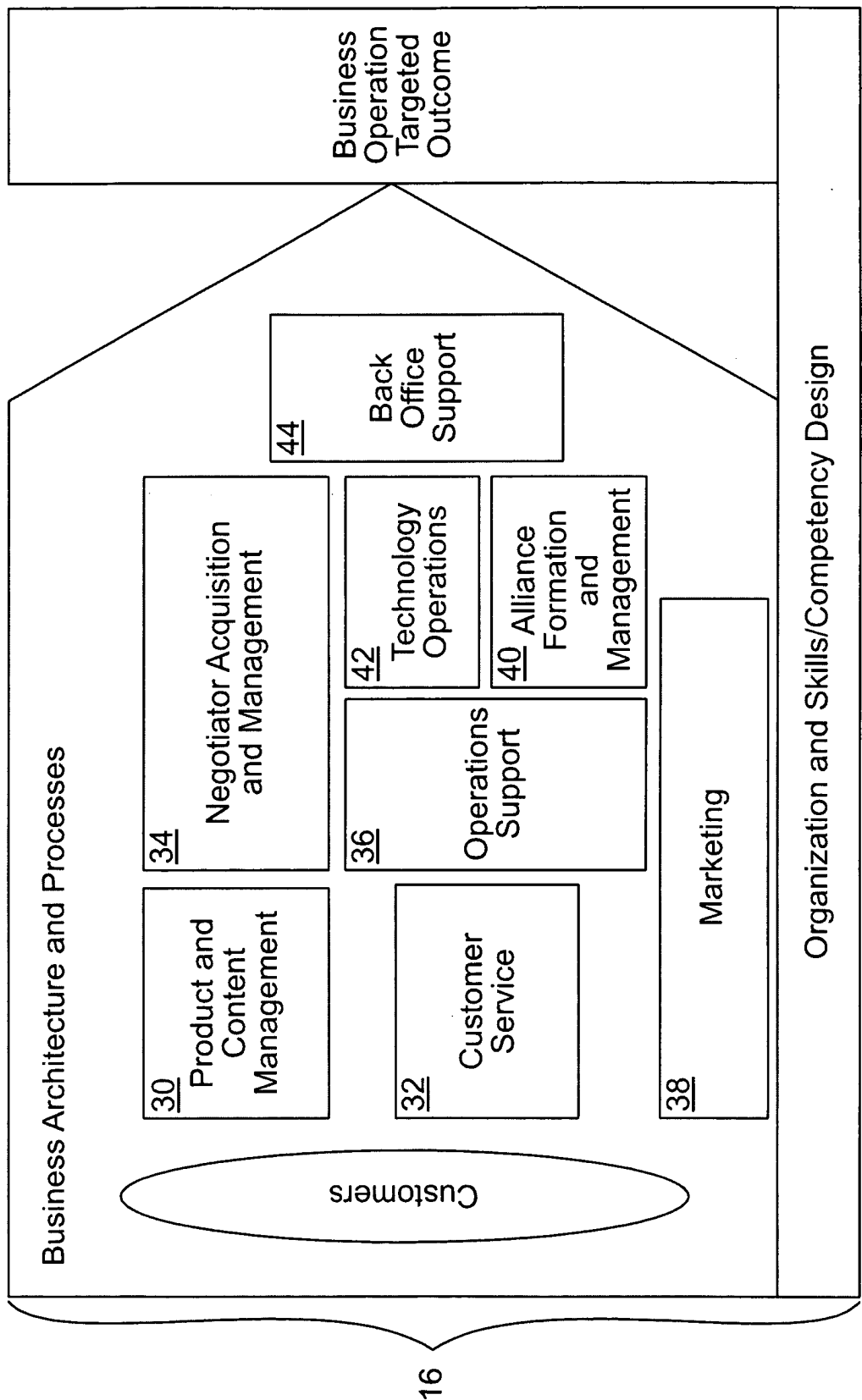


FIG. 3

Seller Fulfillment Flow	Submit a property for sale ↑	Monitor the progress of the property sale ↑	Close the deal with buyer
Web-front	(45) Submit a property for sale online	(56) Seller's portfolio provides an update to the user on the progress of the property	
Backend Support Tool and Operational Team	(52) Backend operational team will review the property for sale	(74) Each property is assigned to a negotiator whom the seller can also contact for progress	(80) Backend operational team supports the negotiator when a property is sold
	(54) If the information is not complete, the backend operational team will contact the seller and assist him/her to complete the details (46) Once the details are complete, the property will be published for sale (70) A Negotiator will be assigned the property	(72) Negotiators will also be responsible for managing all visits to the property site	(58) Backend operational team will update the availability of the product to sold

FIG. 4

Page 5 of 34
 Appl. No.: 09/722,341
 Amendment in Reply to Office Action of December 7, 2005
 Replacement Sheet

Buyer Fulfillment Flow	Get pre-approved loan	Searching for a property	Schedule appointment to view the property	View the property	Close the deal with seller	Finalize the deal with other third parties (bank)	Beautify the property
Web-front	(84) Apply for a pre-approved loan online (84) Loan application statuses are updated through alerts	(48) User searches for a property online (50) Properties are recommended to users based on the user profiles	(64) Appointments to view a property can be scheduled online (64) Monitor status of appointment		(59) Online confirmation of the deal	(88) Apply for a banking product (home loan) online	(92) User searches for home furnishing products to beautify his/her home
	(86) Pre-approved loan applications are retrieved from the backend support tool and forwarded to the bank (86) Backend operational team will continue to liaise with the bank to track the status of the pre-approved loan (86) Backend operational team updates the loan status upon confirmation from the bank		(66) Appointments can also be scheduled through the call center (66) Users can reschedule their appointments through the call center (62) The backend operational team will confirm the appointments with negotiators and inform the user of the confirmed time through the phone	(61) Property visits are conducted with negotiators	(80) Backend operational team supports the negotiator when a property is sold (58) Backend operational team will update the availability of the product to sold	(90) Retrieve home loan application and forward to bank (90) The backend operational team will continue to monitor the status of the loan application	
Backend Support Tool and Operations Team							

FIG. 5

Negotiator Fulfillment Flow	Assigned a property to sell	Appointments tracking	Commission tracking
Web-front	<p>(78) A negotiator is able to monitor the status of properties assigned to him/her through the portfolio</p> <p>(76) A negotiator is able to identify new properties assigned to him/her through his/her portfolio</p>	<p>(79) Negotiator is able to view all appointments online</p>	
Backend Support Tool and Operations Team	<p>(70) Properties are assigned to negotiators through the backend tool</p>	<p>(62) The backend operational team will confirm appointments with negotiators and inform the user of the confirmed time</p>	<p>(82) The backend support team will monitor and track all commissions to be paid to the negotiator</p>

FIG. 6

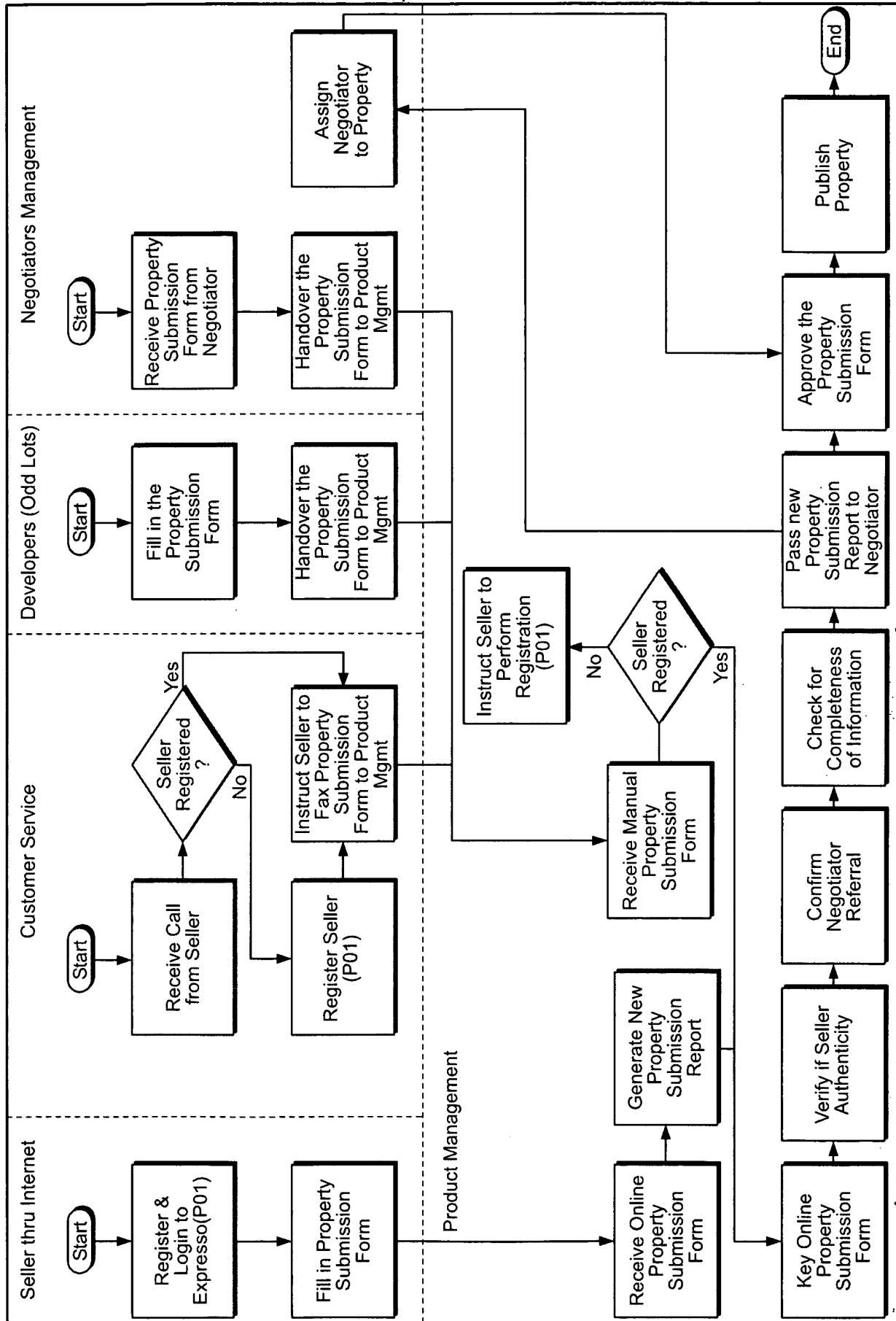


FIG. 7

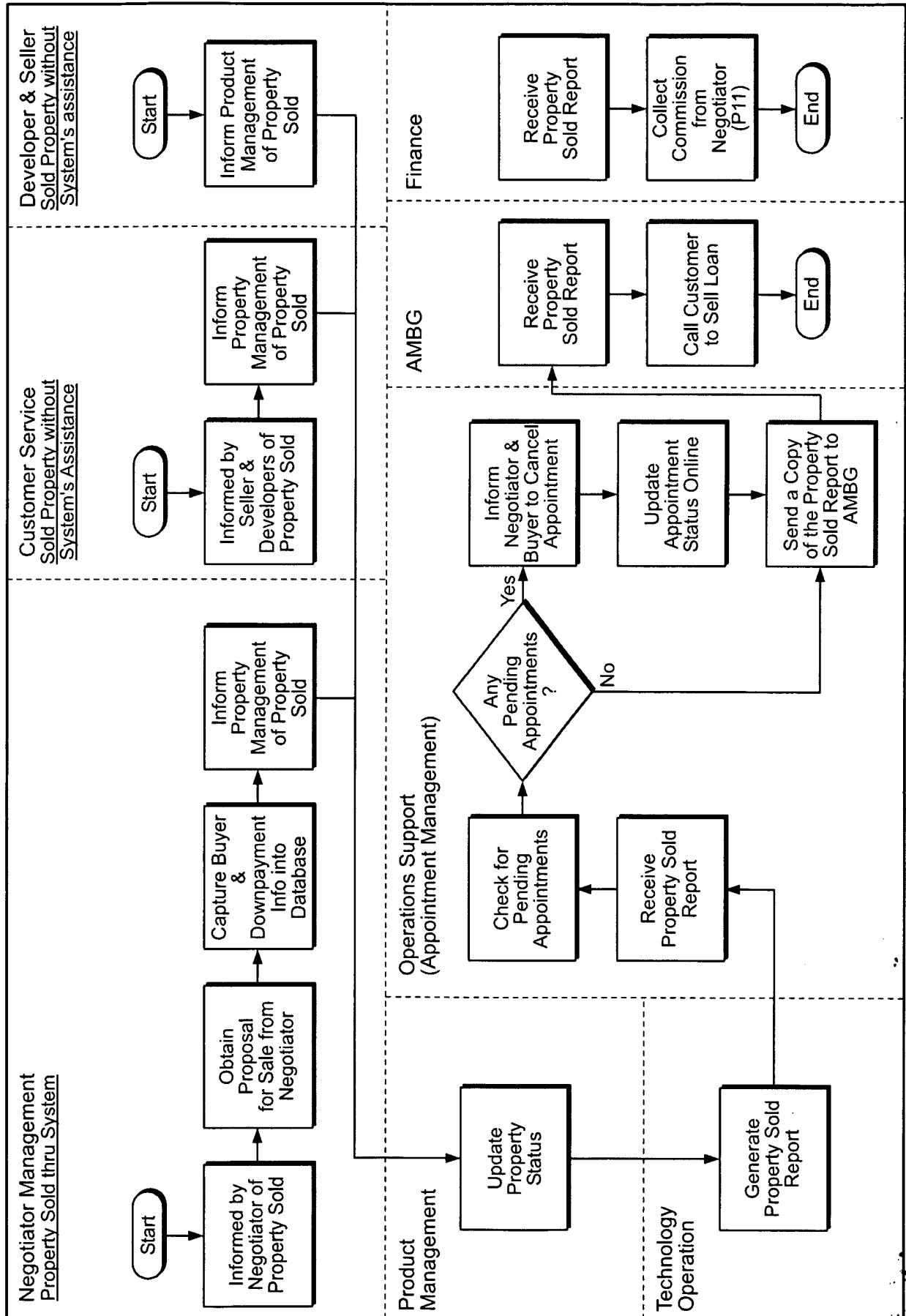


FIG. 8A

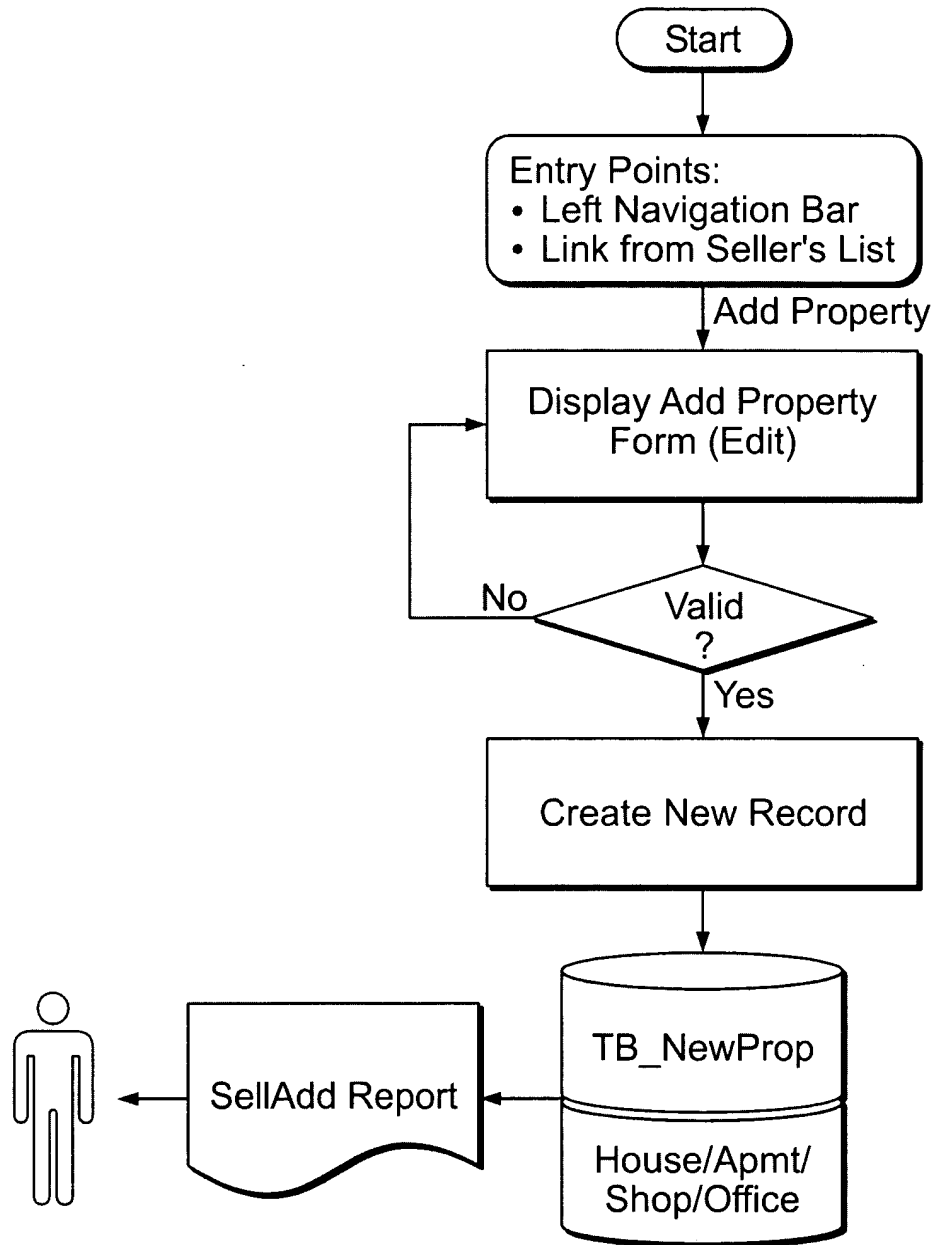


FIG. 8B

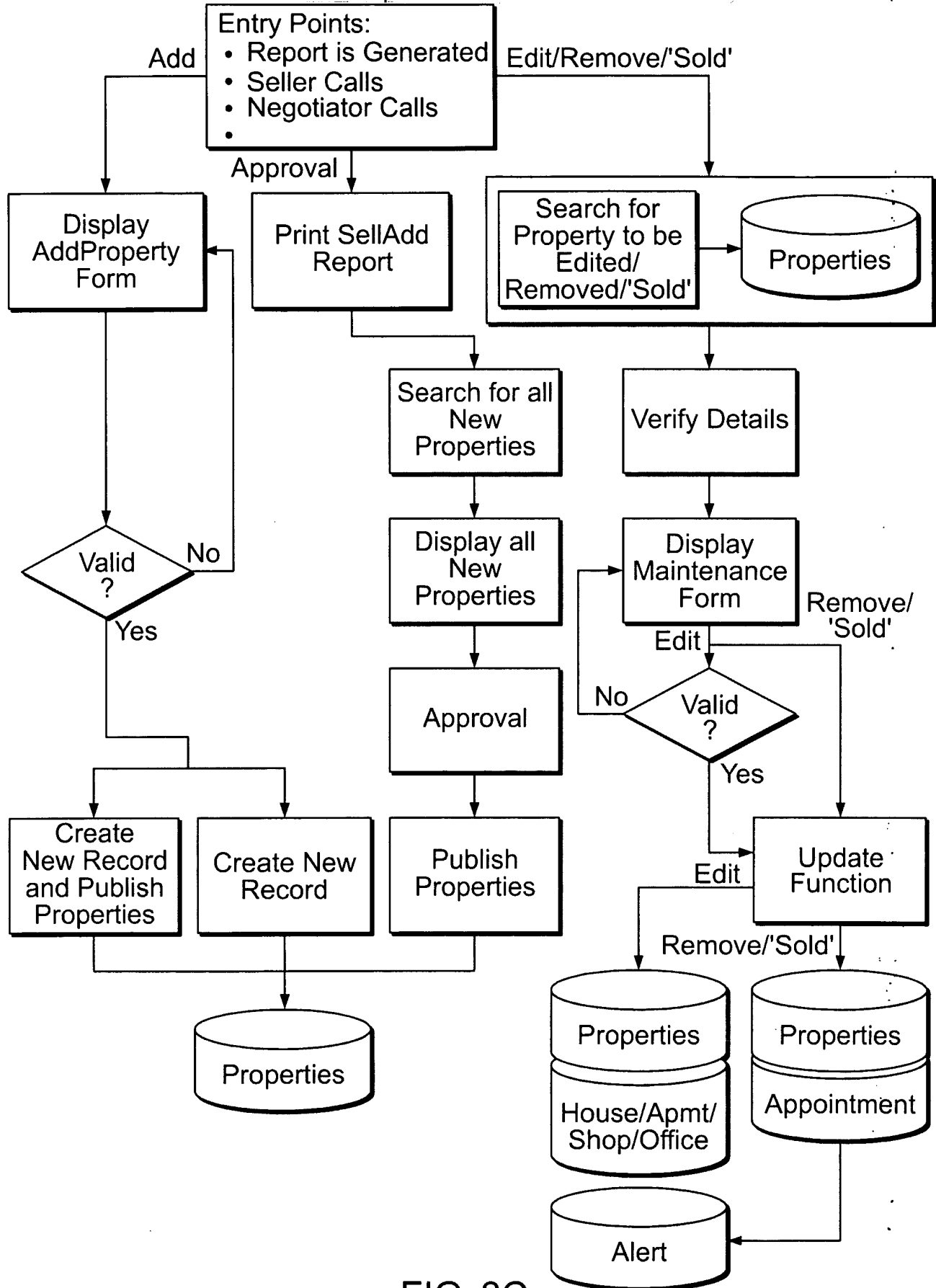


FIG. 8C

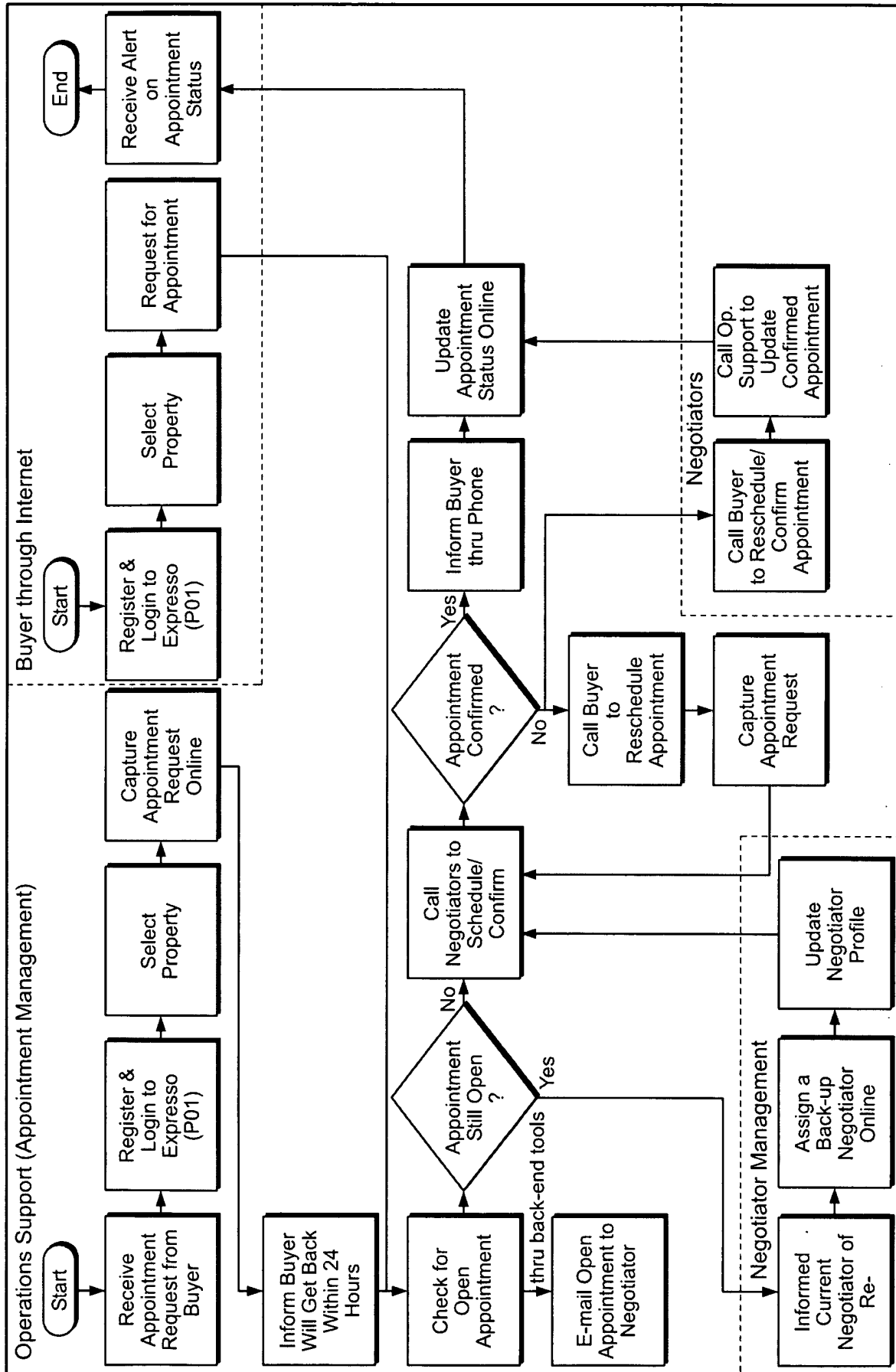


FIG. 9A

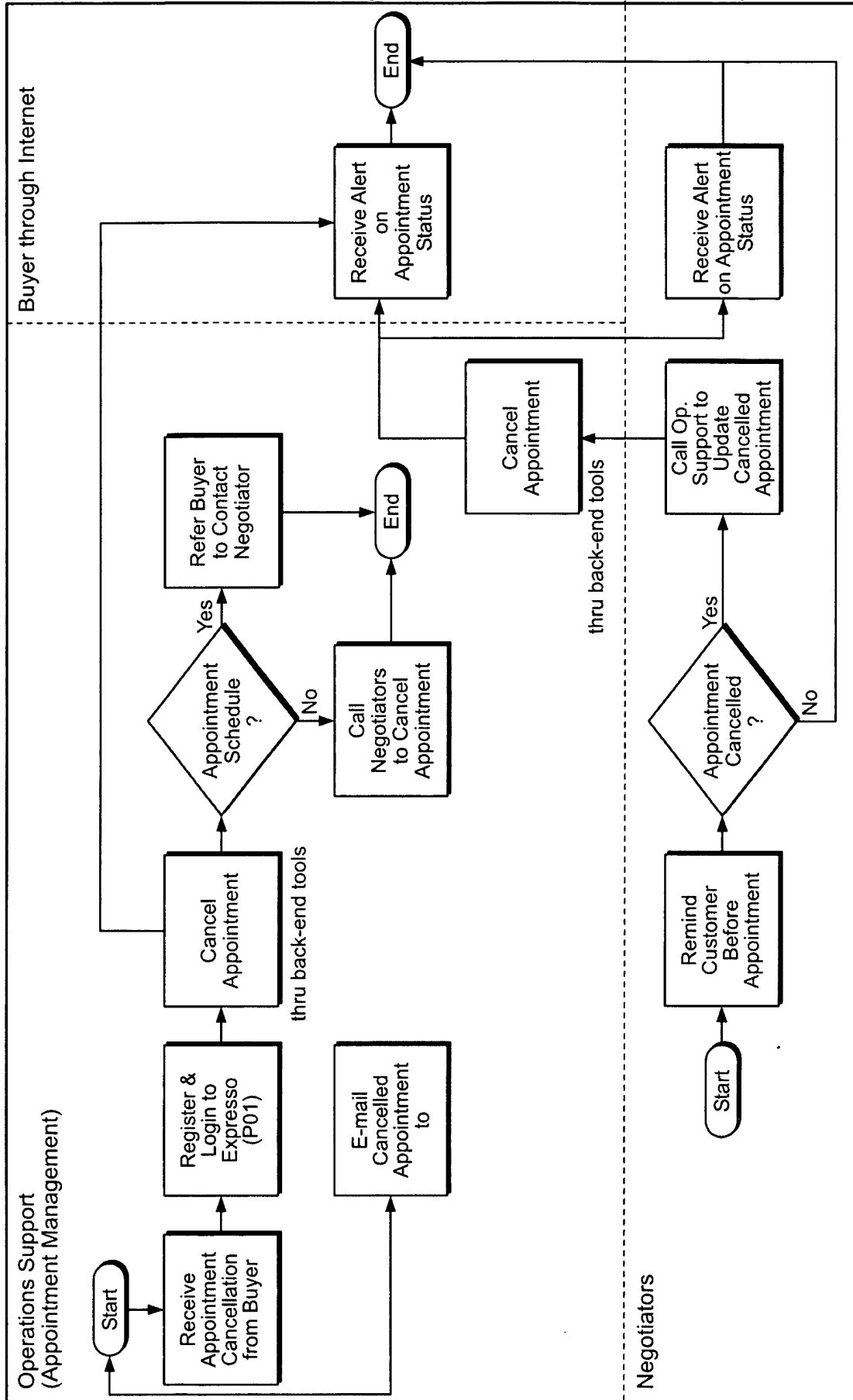


FIG. 9B

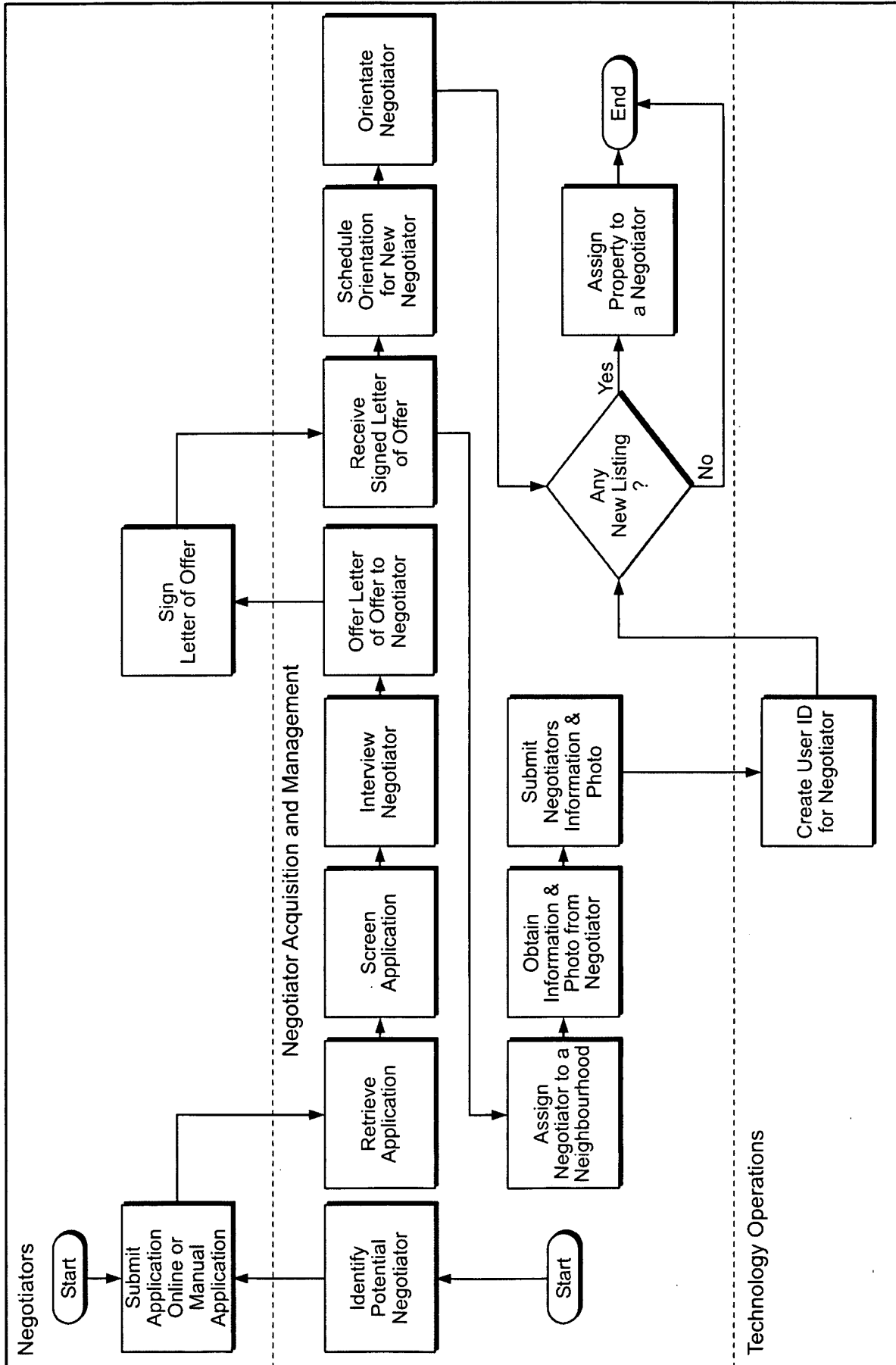


FIG. 10

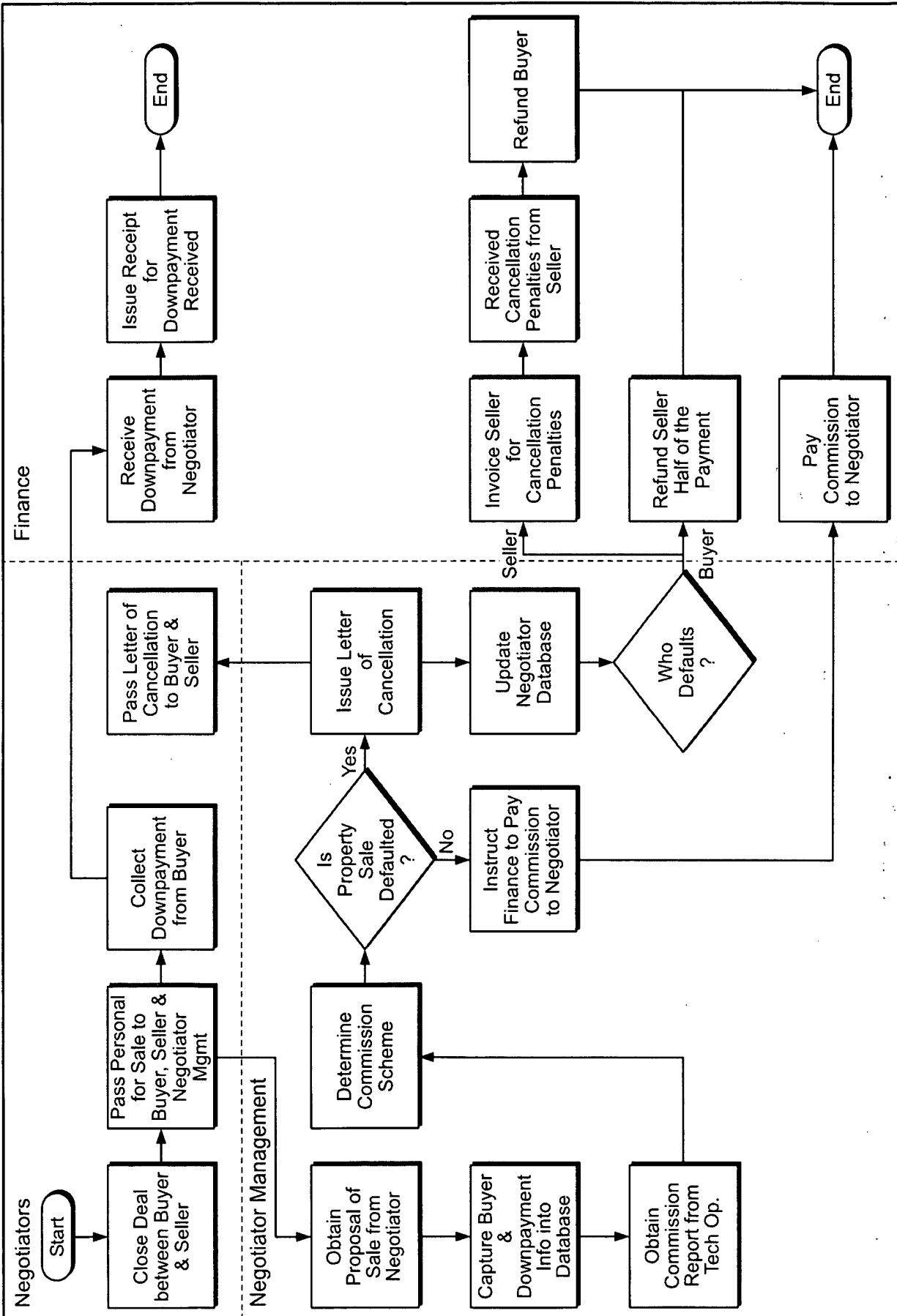


FIG. 11

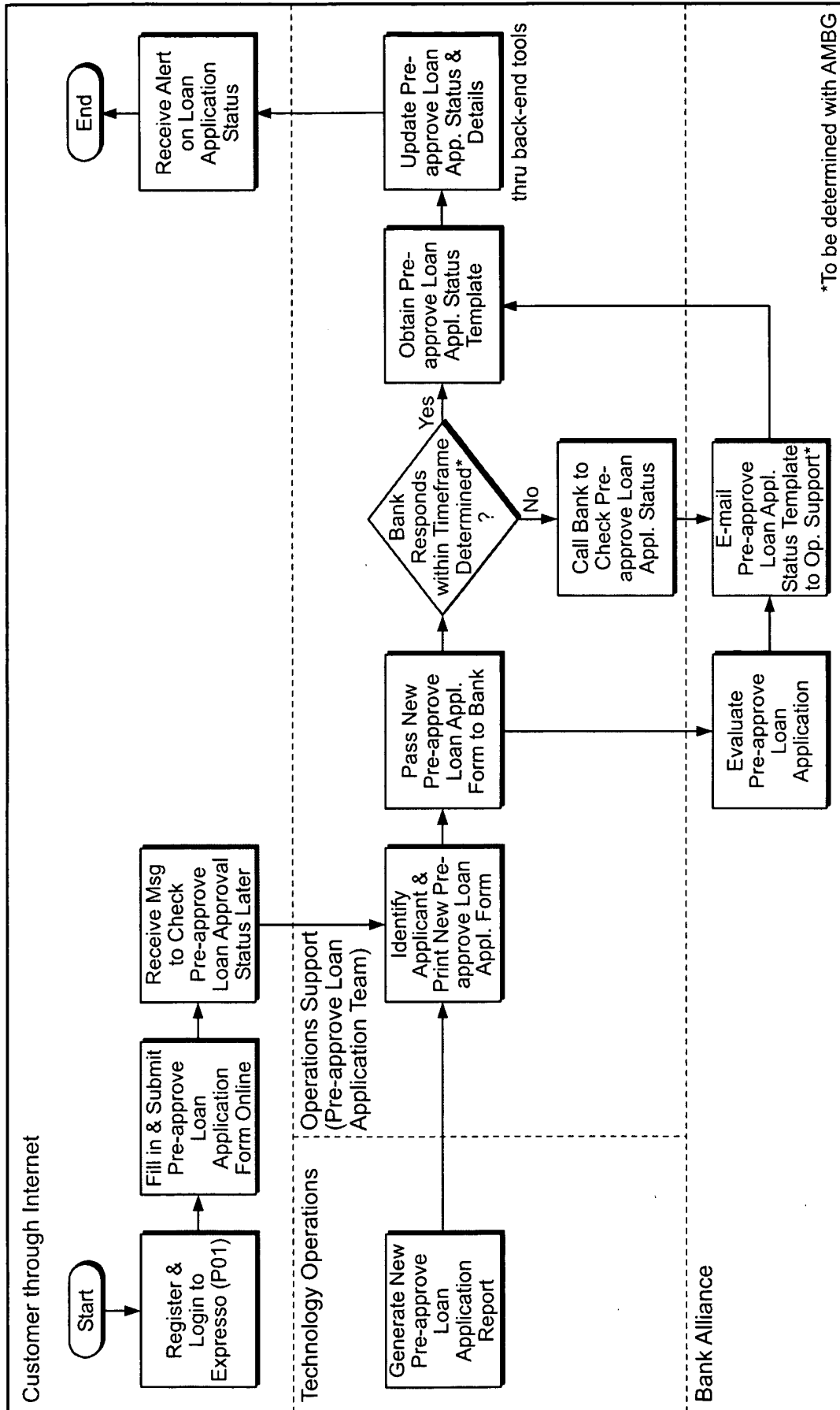


FIG. 12

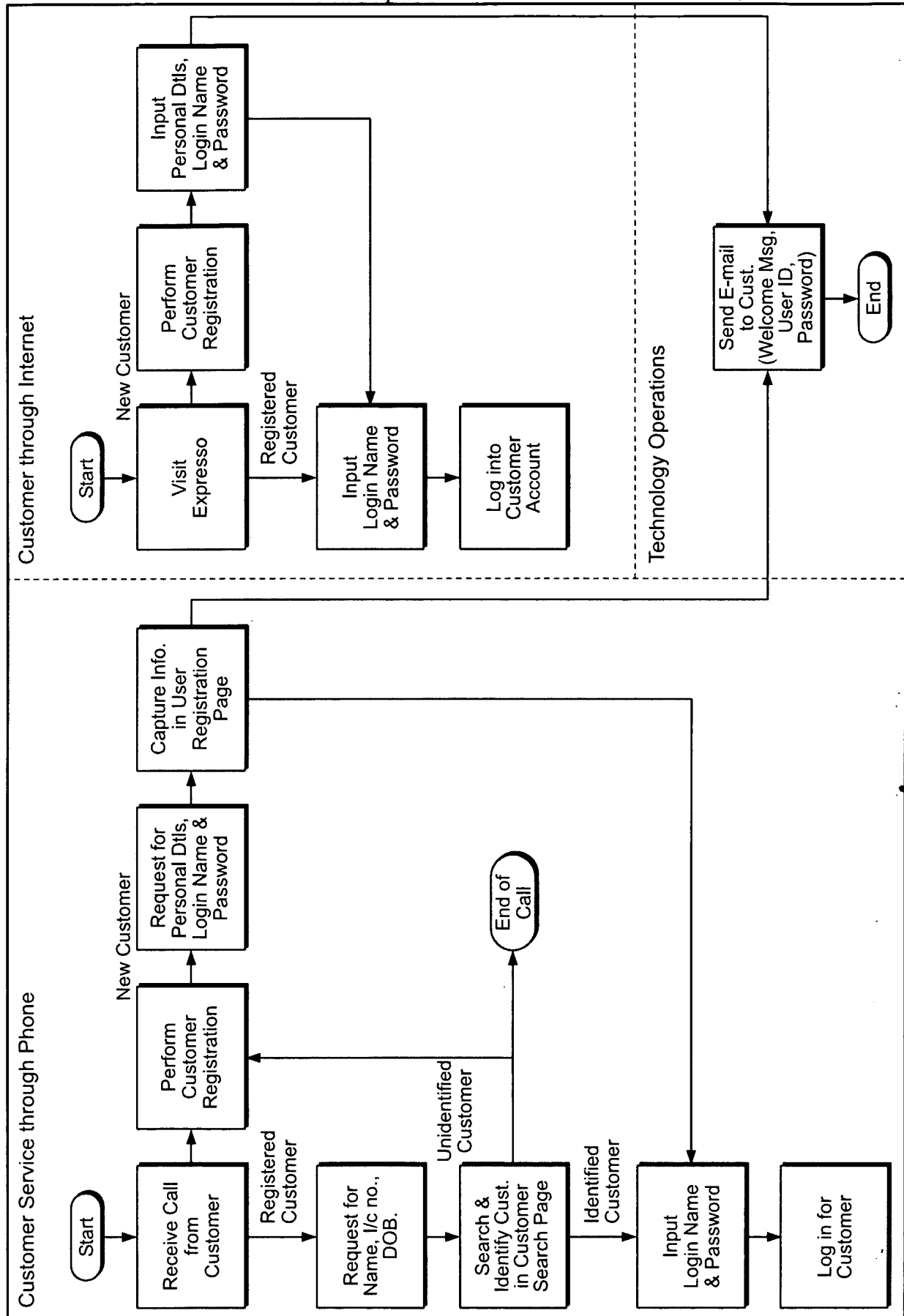


FIG. 13

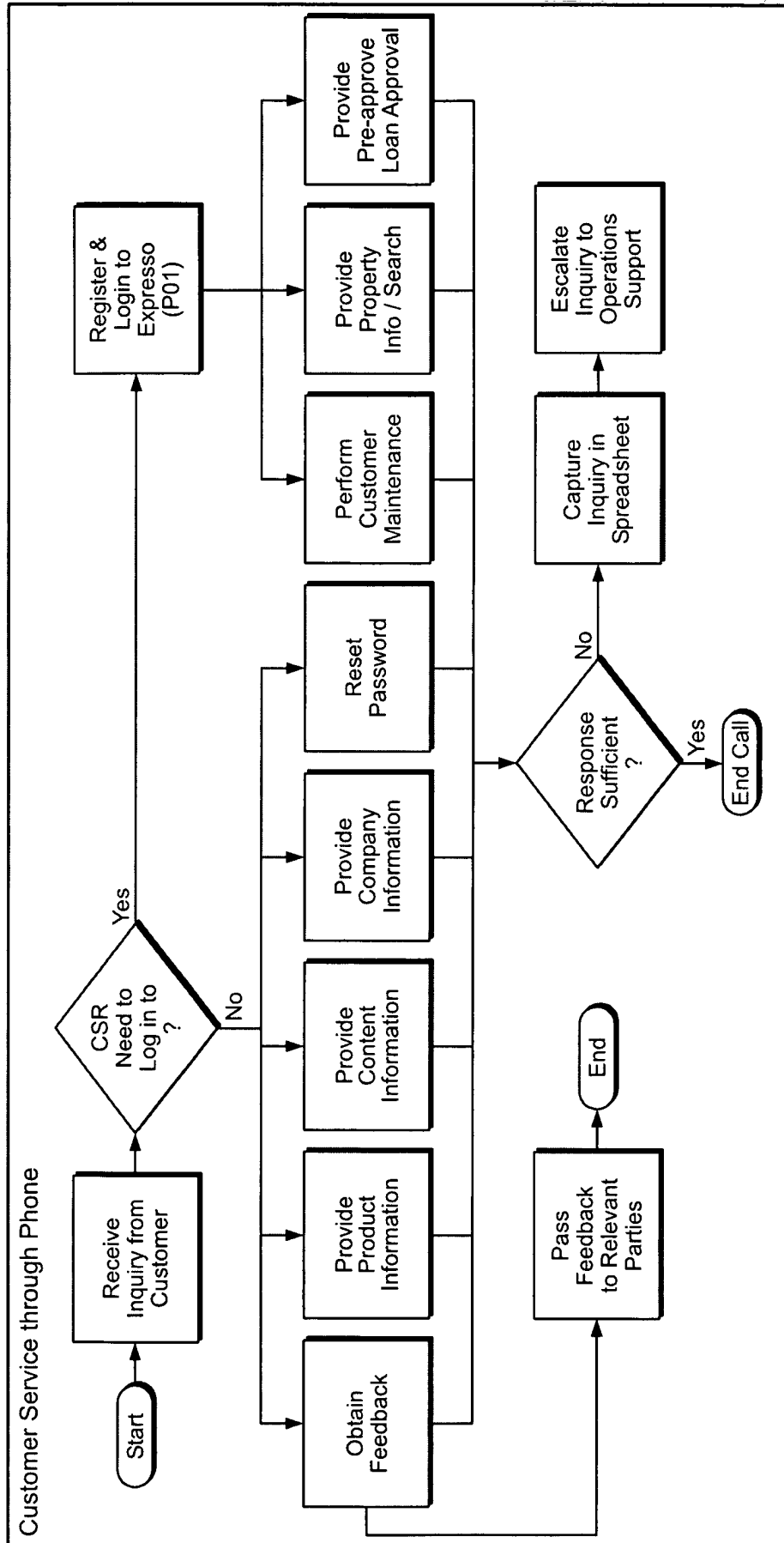


FIG. 14A

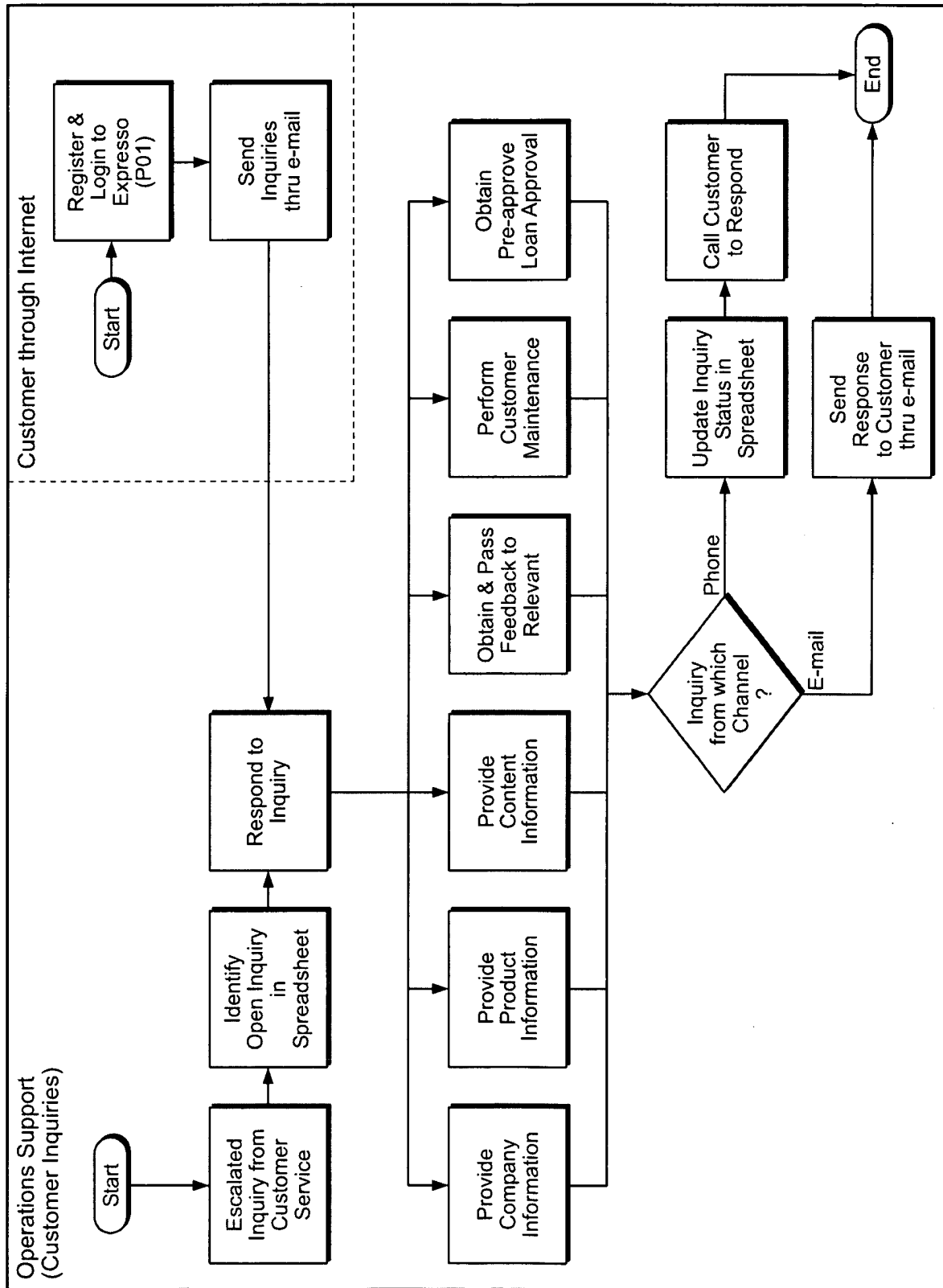


FIG. 14B

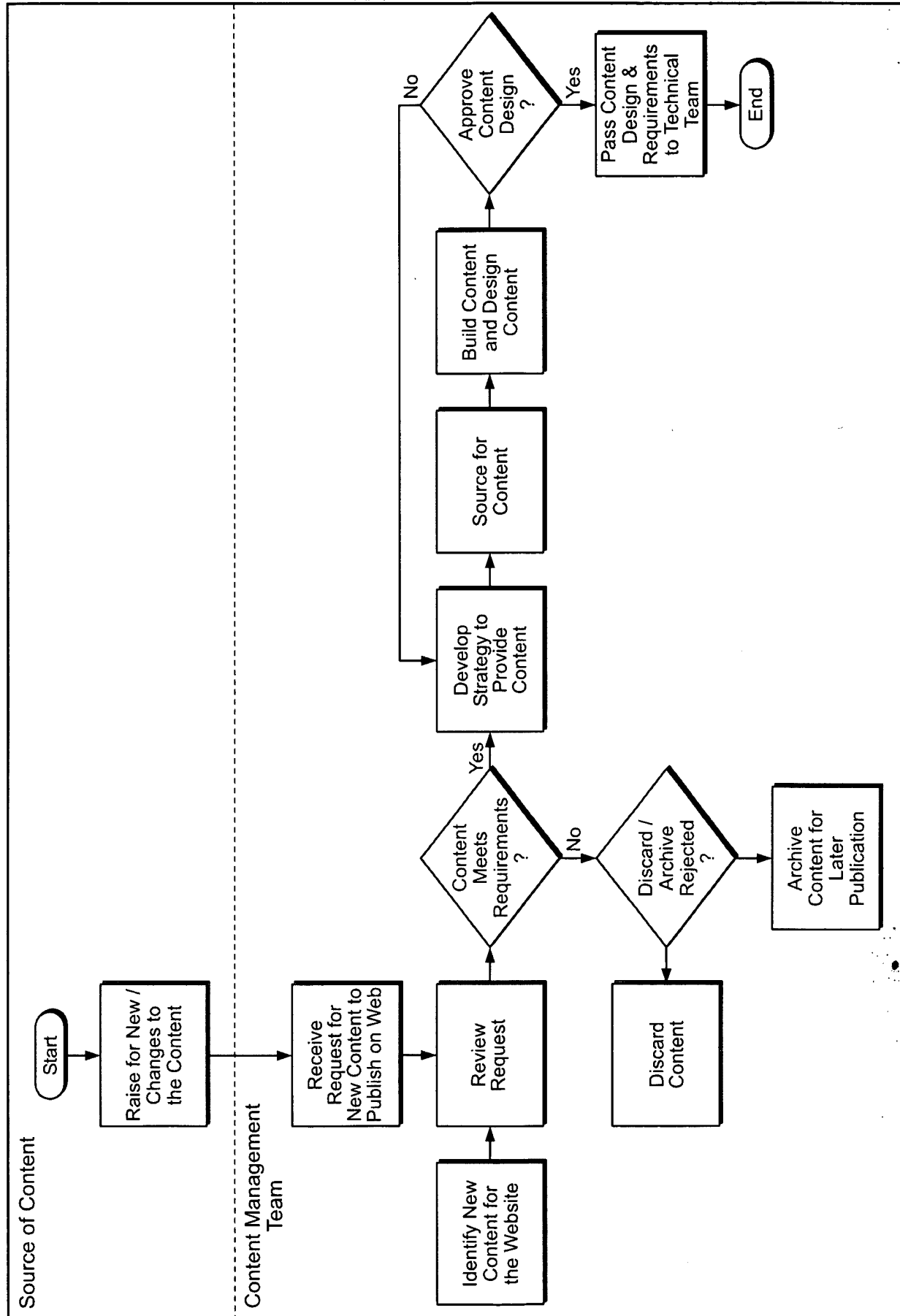


FIG. 15A

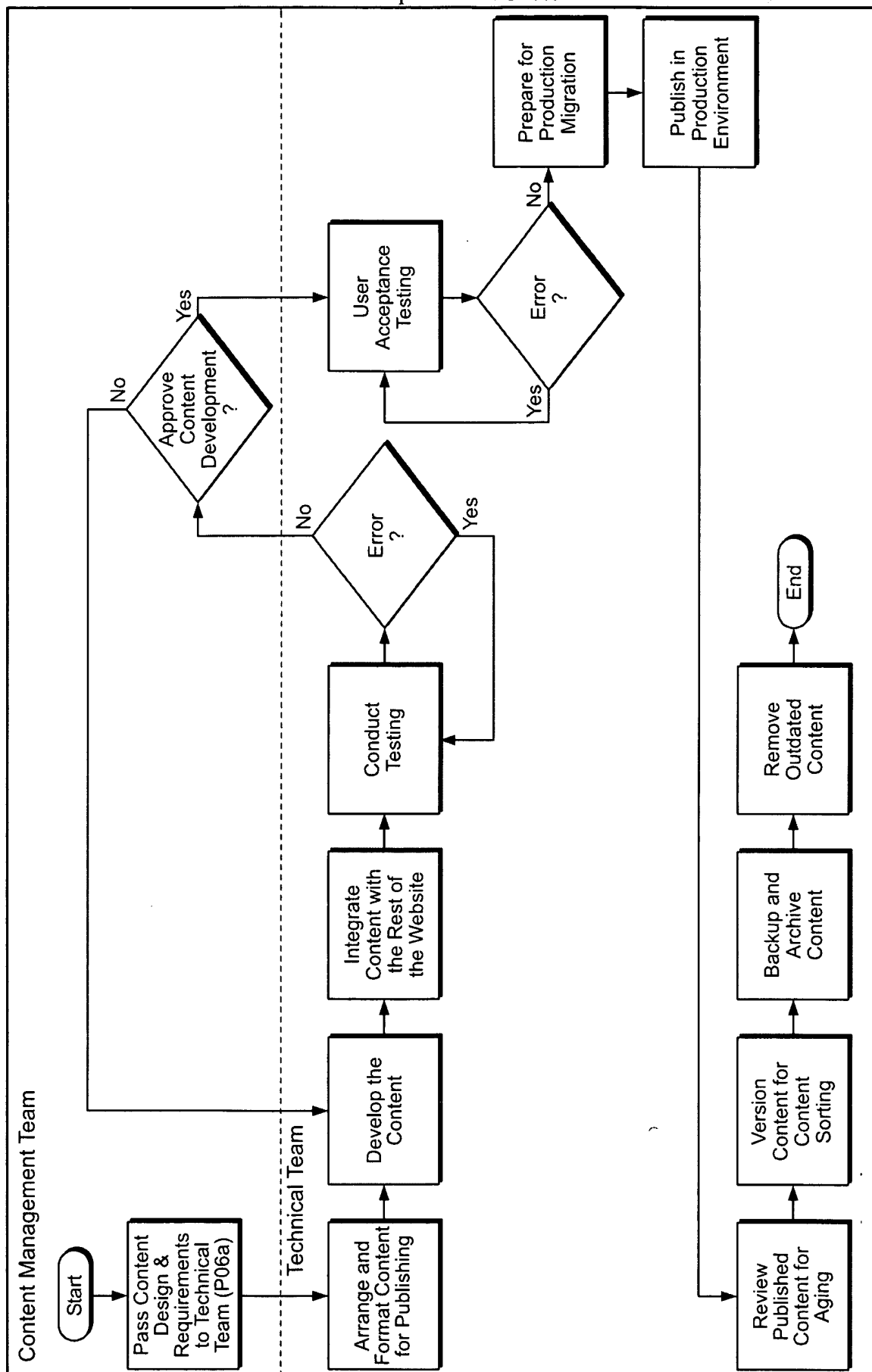


FIG. 15B

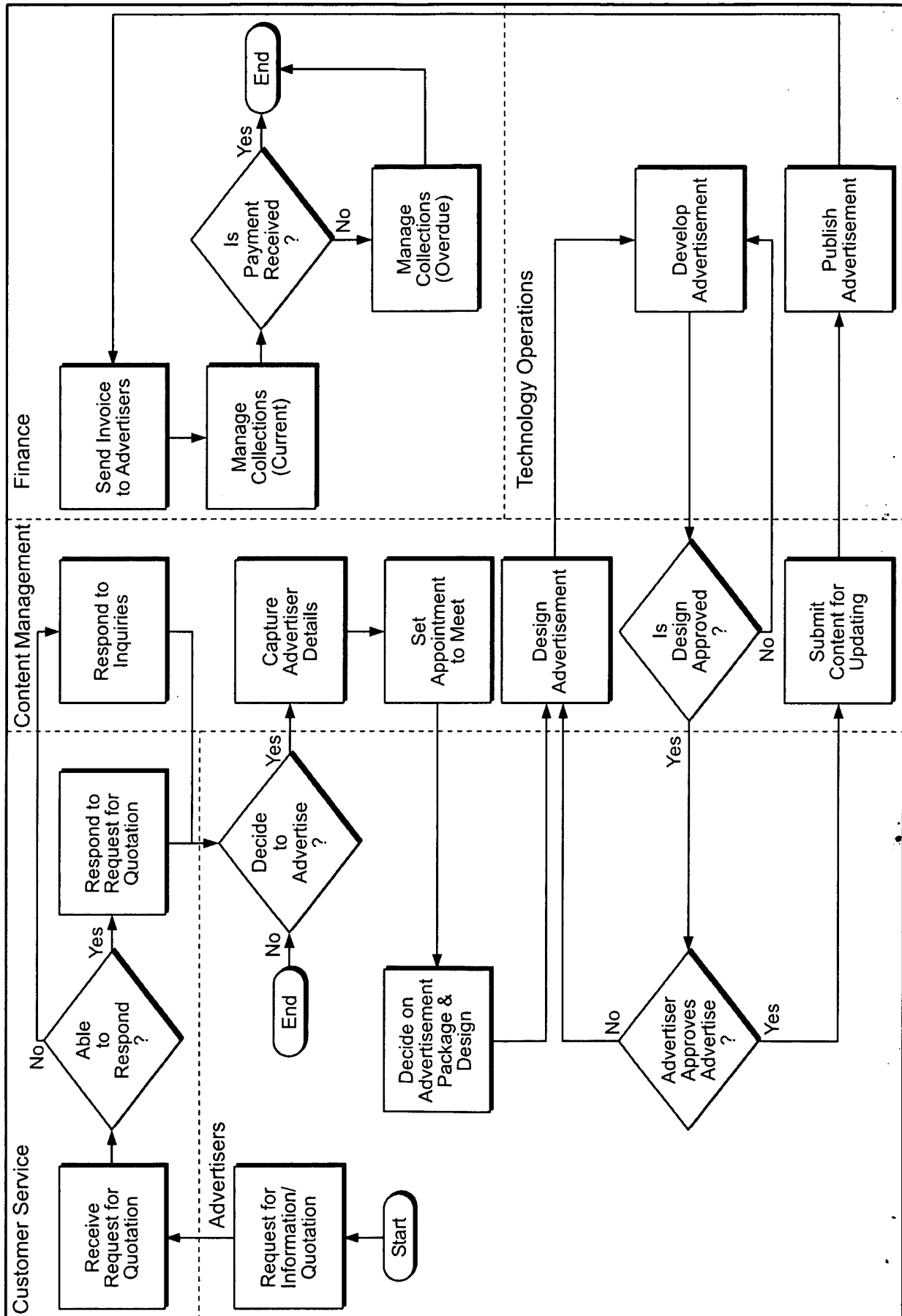


FIG. 16

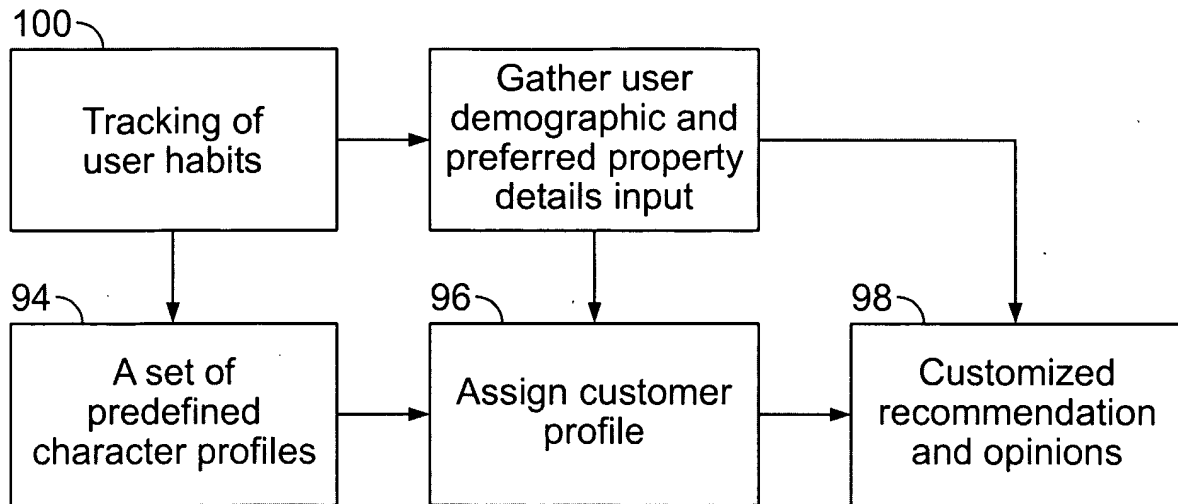


FIG. 17

Character Type	Definition
Yuppie	Young professionals, working class, busy lifestyle (Mostly between 20 to 35)
Establ'd Family	Families with teenage children (Parents mostly between 35 to 50)
Elderly	Retired (Mostly above 50 years of age)
Etc...	

FIG. 18A

Attribute Category	Attributes
Demographic	Age, Marital Status, Income Range, No. of Children, Nationality, etc.
Property Attributes	Neighborhood, Property Type, Build-up Area, etc.
Etc...	

FIG. 18B

A total of 100 points is distributed to each age group based on the likeliness of each character type to fit the age group.

(a) Age							
Attribute Subsets	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile
0 to 10	0	0	0	0	20	0	80
10 to 20	0	0	0	0	100	0	0
20 to 30	80	10	10	0	0	0	0
30 to 40	10	10	70	10	0	0	0
40 to 50	5	5	10	80	0	0	0
50 to 60	0	0	0	10	0	90	0
60 and above	0	0	0	0	0	100	0
Total							700
(b) Income Range							
Attribute Subsets	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile
RM 0	0	0	0	0	100	0	0
RM 50,000 and below	25	25	0	0	0	50	0
RM 51,000 to RM 100,000	50	10	30	5	0	5	0
RM 100,001 to RM 150,000	40	10	40	5	0	5	0
RM 150,001 to RM 200,000	30	10	40	15	0	5	0
RM 200,001 to RM 250,000	20	10	40	25	0	5	0
RM 250,001 to RM 300,000	10	10	35	40	0	5	0
RM 300,001 and above	5	10	25	55	0	5	0
Total							800
(c) Etc...							

FIG. 18C

Sample questions:	
i. Rank your preferred property neighborhood	<u>Rank</u>
a) Bangsar	1
b) Shah Alam	3
c) KLCC	2
d) Petaling Jaya	4
ii. Rank your preferred type of property	<u>Rank</u>
a) Terrace House	

FIG. 19A

<u>User X Demographic Data</u>	
Age: 30 years old	Income Range: RM 200,000 per annum
No. of Children: No children	Age of Oldest Child: nil
Nationality: Malaysian	
<u>User X Preferred Property Data</u>	
Preferred Neighborhood	
1st Neighborhood Choice: Bangsar	2nd Neighborhood Choice: Shah Alam
3rd Neighborhood Choice: KLCC	4th Neighborhood Choice: Petaling Jaya
Preferred Property Type:	
1st Property Type Choice: Condominium	2nd Property Type Choice: Terrace House

FIG. 19B

Details (Demographics)	Weightage	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
35 years old	0.167	10	10	70	10	0	0	0	100
0 Children	0.167	75	10	5	5	0	5	0	100
Income of RM 200,000	0.167	30	10	40	15	0	5	0	100
Nationality: Malaysian	0.167	20	0	20	20	20	20	0	100
Single	0.167	70	10	0	0	20	0	0	100
Nil (Oldest Child Age)	0.167	40	10	0	0	40	10	0	100
35 years old		1.667	1.667	11.667	1.667	0.000	0.000	0.000	16.667
0 Children		12.500	1.667	0.833	0.833	0.000	0.833	0.000	16.667
Income of RM 200,000		5.000	1.667	6.667	2.500	0.000	0.833	0.000	16.667
Nationality: Malaysian		3.333	0.000	3.333	3.333	3.333	3.333	0.000	16.667
Single		11.667	1.667	0.000	0.000	3.333	0.000	0.000	16.667
Nil (Oldest Child Age)		6.667	1.667	0.000	0.000	6.667	1.667	0.000	16.667
Demographic Total		40.833	8.333	22.500	8.333	13.333	6.667	0.000	100.000
Demographic Weightage		41%	8%	23%	8%	13%	7%	0%	100%

Predefined
character type
(demographic
points assigned
to each character
type)

User X's
demographic
attribute values.
The predefined
value is multiplied
by the weightage
to obtain the final
value

As a result, based only on demographic attributes, User X is

41% - Yuppie
 8% - Expatriate
 23% - Young Family
 8% - Established Family
 13% - Teenager
 7% - Elderly

FIG. 19C

Neighborhood	Weightage	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
Bangsar	0.25	70	20	0	10	0	0	0	100
Shah Alam	0.25	5	0	35	40	0	20	0	100
KLCC	0.25	70	20	0	10	0	0	0	100
PJ	0.25	20	10	20	20	10	20	0	100
Bangsar		17.50	5.00	0.00	2.50	0.00	0.00	0.00	25
Shah Alam		1.25	0.00	8.75	10.00	0.00	5.00	0.00	25
KLCC		17.50	5.00	0.00	2.50	0.00	0.00	0.00	25
PJ		5.00	2.50	5.00	5.00	2.50	5.00	0.00	25
Total		41.25	12.50	13.75	20.00	2.50	10.00	0.00	100.00
Neighborhood Weightage		41%	13%	14%	20%	3%	10%	0%	100%

Based on the top 4 preferred neighborhood chosen by User X, the system calculates User X's preferred neighborhood weightage.

41% - Yuppie
 13% - Expatriate
 14% - Young Family
 20% - Established Family
 3% - Teenager
 10% - Elderly

FIG. 19D

Property Type	Weightage	Yuppie	Expatriate	Young Family	Establ'd Family	Teenager	Elderly	No Profile	Total
Condominium	0.50	70	20	10	0	0	0	0	100
Terrace House	0.50	10	0	70	10	0	10	0	100
Condominium		35.00	10.00	5.00	0.00	0.00	0.00	0.00	50.00
Terrace House		5.00	0.00	35.00	5.00	0.00	5.00	0.00	50.00
Total		40.00	10.00	40.00	5.00	0.00	5.00	0.00	100.00
Property Type Weightage		40%	10%	40%	5%	0%	5%	0%	100%

Based on the top 2 preferred property types chosen by User X, the system calculates User X's property type weightage

40% - Yuppie
 10% - Expatriate
 40% - Young Family
 5% - Established Family
 0% - Teenager
 5% - Elderly

FIG. 19E

Property Details	Weightage	C1	C2	C3	C4	C5	C6	C7	Total
Neighborhood Weightage	0.70	41%	13%	14%	20%	3%	10%	0%	100%
Property Type Weightage	0.30	40%	10%	40%	5%	0%	5%	0%	100%
Neighborhood Weightage		29%	9%	10%	14%	2%	7%	0%	70%
Property Type Weightage		12%	3%	12%	2%	0%	2%	0%	30%
Preferred Property Weightage		41%	12%	22%	16%	2%	9%	0%	100%

Based on the neighbourhood and property type weightage determined for User X, his property weightage to be:

41% - Yuppie
 12% - Expatriate
 22% - Young Family

16% - Established Family
 2% - Teenager
 9% - Elderly

FIG. 19F

	Weightage	C1	C2	C3	C4	C5	C6	C7	Total
Demographics Weightage	0.30	41%	8%	23%	8%	13%	7%	0%	100%
Property Weightage	0.70	41%	12%	22%	16%	2%	9%	0%	100%
Demographic Total		12%	3%	7%	3%	4%	2%	0%	30%
Property Total		29%	8%	15%	11%	1%	6%	0%	70%
Total		41%	11%	22%	13%	5%	8%	0%	100%

User X has a unique character profile score of:

41% - Yuppie
 11% - Expatriate
 22% - Young Family

13% - Established Family
 5% - Teenager
 8% - Elderly

FIG. 19G

(a) Neighborhood								
Classification	C1	C2	C3	C4	C5	C6	C7	Total
Bangsar	55	20	5	10	5	5	0	100
KLCC	55	20	5	10	5	5	0	100
PJ	20	10	20	20	10	20	0	100
Gombak	5	5	60	10	10	10	0	100
Klang	10	5	45	25	5	10	0	100
Shah Alam	5	5	30	35	5	20	0	100
Total	150	65	165	110	40	70	0	600
(b) Property Type								
Classification	C1	C2	C3	C4	C5	C6	C7	Total
Condominium	40	20	10	5	20	5	0	100
Terrace House	10	5	60	10	5	10	0	100
Semi-detached	5	10	20	50	5	10	0	100
Bungalow	5	20	10	55	5	5	0	100
Total	60	55	100	120	35	30	0	400
(c) Etc...								

FIG. 20A

Predefined
 character property
 attribute points
 assigned to each
 character type

User X		Property Attributes			
Characteristics	User X Character Profile	Neighborhood	Property Type	Buildup Area	No. of Rooms
Property ID : BGS 1001		Bangsar	Condo	2200 sq. Feet	3 Bedroom
Yuppie	41	55	40	30	5
Expatriate	11	20	20	10	10
Young Family	22	5	10	20	50
Establ'd Family	13	10	5	0	10
Teenager	5	5	20	10	20
Elderly	8	5	5	30	5
Map User to Property					
Yuppie		2255	1640	1230	205
Expatriate		220	220	110	110
Young Family		110	220	440	1100
Establ'd Family		130	65	0	130
Teenager		25	100	50	100
Elderly		40	40	240	40
Sub Total		2780	2285	2070	1685
Total		8820			

FIG. 20B

User X		Property Attributes			
Characteristics	Character Profile	Neighborhood	Property Type	Buildup Area	No. of Rooms
Property ID : BGS 1002		Bangsar	Condo	2200 sq. Feet	3 Bedroom
Yuppie	41	55	5	30	5
Expatriate	11	20	20	10	10
Young Family	22	5	10	20	50
Establ'd Family	13	10	55	0	10
Teenager	5	5	5	10	20
Elderly	8	5	5	30	5
Calculation					
Yuppie		2255	205	1230	205
Expatriate		220	220	110	110
Young Family		110	220	440	1100
Establ'd Family		130	715	0	130
Teenager		25	25	50	100
Elderly		40	40	240	40
Sub Total		2780	1425	2070	1685
Total		7960			

FIG. 20C

Property ID	User X Score	Rank
BGS 1001	8820	1
BGS 1003	8600	2
KLC 1001	8530	3
KLC 1002	8200	4
BGS 1002	7690	5
BGS 1004	6910	6

In this scenario, BGS 1001 is ranked No.1 for User X and BGS 1002 is ranked No.4. These results can be used to recommend the most relevant properties to User X.

FIG. 20D





 Expresso.com		 Dream home destination		Expresso.com Logout		
Site Map	Products & Services	Partners	Help	Contact Us	Feedback	Customer Service Line : 1806-800-888
home		Welcome James ,				
Buyers		Ask Einstein 				
Property Search Latest Matches MyProfile Financing Favourite List Appointments		Your Current Status		Promotions		
		<ul style="list-style-type: none"> You have 1 pending appointment to view a property You have 1 confirmed appointment to view a property You have 2 properties in your favourites list Your pre-approved loan - RM 150,000 had been rejected 		<ul style="list-style-type: none"> Free Expresso Gold Membership upgrade! [more] Free feng shui consulting by our in-house expert for every house purchased! [more] 		
Sellers		Expresso Updates				
Seller's Portfolio Add Property		Latest News		Expresso Recommends		
Resources		<ul style="list-style-type: none"> New! Check out your buyers guide [Read it now] New! Get a pre-approved loan [Sign-up] New! Let Expresso do the searching [Tell us what you are looking for] You have 2 new property matches (Profile Name 1 100K-200K) [See the new matches] You have 4 new property matches (Profile Name 1 Condo Bangsar) [See the new matches] 		<ul style="list-style-type: none"> Property of the week Top Properties Hottest Properties by Neighbourhood 		
Buyer's Guide Neighbourhood New Projects Property News Promotions Home Furnishing Loan Calculator				Select one neighbourhood : Ampang <input type="text"/> <input type="button" value="GO"/>		
		Property Updates				
		Featured Articles [News Archive]		Property News [News Archive]		
		<ul style="list-style-type: none"> 10 May 2000 - Change of Plan in Bukit Jelutong [More] 10 May 2000 - A Flash in the Pan? [More] 09 May 2000 - Hot Areas of Puchong [More] 09 May 2000 - Parking Your Money in Property [More] 		<ul style="list-style-type: none"> 09 May 2000 - Rain caused flood in jalan Othman [More] 09 May 2000 - Road diversion along jalan Oamansara [More] 		
		New Development Projects [More]		Malaysian Property Price Index		
		<ul style="list-style-type: none"> Launching 26 Dec 2001 - Bukit Rimau [Spacious living and dining quest room] Launching soon! - The Big One [As big as it gets...] Launching soon! - Gov Project [Your own gov...] Launching soon! - PC Project [PC stands for...] Launching 26 Sep 2000 - Shah Alam Project [Brovie Shah Alam] Launching 05 May 2000 - MRP Project [SEE more of MRP] Launching 14 Apr 2000 - TTDI Project [See TTDI] Launching 02 Apr 2000 - Subang Project [See Subang] Launching 01 Apr 2000 - Riana Green Project [Visit P. GP cent] Launching 31 Mar 2000 - A New Project [See S. South!] 		View Neighbourhood House Prices Ampang <input type="text"/> <input type="button" value="GO"/>		
				Data captured as of 01 Jan 2000		
				Henry Butcher's Market Outlook Overview		
Expresso Tools and Poll						
Expresso Poll		Expresso Tools				
I would spend most renovation budget on improving:		 Loan Calculator				
<input checked="" type="radio"/> The bedroom <input type="radio"/> The kitchen <input type="radio"/> The living room						
<input type="button" value="Vote"/> View Results						
About Us © 2000 Expresso Sdn. Bhd. All rights reserved Terms of Use Privacy Statement						

FIG. 20E

Page 34 of 34
 Appl. No.: 09/722,341
 Amendment in Reply to Office Action of December 7, 2005
 Replacement Sheet

		Neighborhood						Property Type			
		KLCC	Bangsar	PJ	Klang	Gombak	Shah Alam	Condo	Terrace	Semi-D	Bungalow
1)	Search for a Property										
	- PJ, Terrace House			1					1		
	- Bangsar, Condo	1						1			
2)	Profile Search										
	- KLCC, Condo	2						2			
	- PJ, Terrace House			2					2		
	- PJ, Semi-Detach			2						2	
	- Bangsar, Condo		2					2			
3)	Neighborhood Price Index										
	- KLCC, Condo	1						1			
	- PJ, Terrace House			1			1		1		
	- Bangsar, Terrace House		1						1		
4)	Favorite List										
	- Bangsar, Condo	2						2			
	- PJ, Bungalow			2							2
	- PJ, Terrace House			2					2		
	- PJ, Terrace House			2					2		
5)	Latest Matches										
	- Bangsar, Bungalow		1								1
	- PJ, Terrace House		1						1		
	- PJ, Terrace House		1						1		
	- Bangsar, Terrace House			1					1		
6)	Request for an Appointment										
	- Bangsar, Condo		5					5			
	- Petaling Jaya, Terrace House			5					5		
	- Petaling Jaya, Semi-Detach			5						5	
Sub Total		6	11	23	0	0	1	13	17	7	3
Total		81									

FIG. 21